

Information to identify the case:

Debtor 1:	John McLaughlin	Social Security number or ITIN: xxx-xx-7101
	First Name Middle Name Last Name	EIN: -----
Debtor 2:	Donna J. McLaughlin	Social Security number or ITIN: xxx-xx-1257
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter: 13 3/17/17
Case number:	17-15224-CMG	Date case converted to chapter: 7 7/18/18

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	John McLaughlin	Donna J. McLaughlin
2. All other names used in the last 8 years		
3. Address	1025 Halliard Ave Beachwood, NJ 08722-2316	1025 Halliard Ave Beachwood, NJ 08722-2316
4. Debtor's attorney	Kurt E. Reinheimer Reinheimer & Reinheimer 2494 Moore Road Suite 4 Toms River, NJ 08753	Contact phone 732-349-4650
5. Bankruptcy trustee	John Michael McDonnell McDonnell Crowley, LLC 115 Maple Ave Suite 201 Red Bank, NJ 07701	Contact phone 732-383-7233

For more information, see page 2 >

6. Bankruptcy clerk's office	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 609-858-9333 Date: 7/19/18
7. Meeting of creditors	August 17, 2018 at 09:00 AM	Location: Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 10/16/18
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>You must file a complaint:</p> <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>	
10. Proof of claim	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 5 of 6
United States Bankruptcy Court
District of New JerseyIn re:
John McLaughlin
Donna J. McLaughlin
DebtorsCase No. 17-15224-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 309APage 1 of 2
Total Noticed: 59

Date Rcvd: Jul 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2018.

516725811 db/jdb John McLaughlin, Donna J. McLaughlin, 1025 Halliard Ave, Beachwood, NJ 08722-2316
516707158 +ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
516707159 ADT Security Services Inc., Attn: Transworld Systems Inc., PO Box 15618, Wilmington, DE 19850-5618
516707164 Ameritech Mastercard, Attn: Jefferson Capital Systems, 16 McLeland Rd, Saint Cloud, MN 56303-2198
516707164 CBCS, PO Box 2589, Columbus, OH 43216-2589
516707194 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
(address filed with court: Verve, PO Box 8099, Newark, DE 19714-8099)
516707160 +Cach, LLC., Attn: Federated Law Group, PLLC, 13205 US Highway 1, Juno Beach, FL 33408-2253
516707161 Capital One Bank, Attn: First Source, 205 Bryant Woods S, Amherst, NY 14228-3609
516707162 Capital One Bank USA, Attn: Firstsource, 205 Bryant Woods S, Amherst, NY 14228-3609
516707163 Capital One Bank USA N.A., Attn: Client Services, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-4047
516707165 Community Medical Center, Attn: IC System, PO Box 64437, Saint Paul, MN 55164-0437
516707166 Credit One Bank, N.A., Attn: MCM, Inc., PO Box 2121, Warren, MI 48090-2121
516780887 +Deutsche Bank National Trust Co., Trustee(See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516707167 EMA, PO Box 6081, Parsippany, NJ 07054-7081
516707168 GM Financial Leasing, 75 Remittance Dr Dept 1738, Chicago, IL 60675-1738
516707169 Harley-Davidson Credit Corp., 800 SW 39th St, Renton, WA 98057-4975
516707170 Jersey Shore University Medical Center, Attn: Credit Control, LLC, 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429
516707173 LVNV Funding, c/o Eltman Eltman & Cooper PC, 101 Hudson St, Jersey City, NJ 07302-3915
516707172 LVNV Funding, C/O Stegner & Stegner PC, 2618 E Paris Ave SE, Grand Rapids, MI 49546-2454
516707175 Mid America, Attn: Asset Recovery, 2200 E Devon Ave, Des Plaines, IL 60018-4503
516707176 +MidAmerica, Attn: Credit Control, LLC, 5757 Phantom Dr, Hazelwood, MO 63042-2415
516707177 Midland Funding, c/o Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
516707178 Midland Funding, c/o Leonard Franco, Jr., Esq., 1037 Raymond Blvd, Newark, NJ 07102-5423
516707180 Monmouth Medical Center Southern Campus, Attn: BCA Financial Services, Inc., 18001 Old Cutler Rd Ste 462, Miami, FL 33157-6437
516707181 Monroe & Main-DMS, Attn: Chase Receivables, 1247 Broadway, Sonoma, CA 95476-7503
516707183 NJ Best lawns, Sprinklers & Fencing, 195 Lehigh Ave, Lakewood, NJ 08701-4555
516707182 New Jersey E-ZPas, Attn: RMCB, 4 Westchester Plz, Elmsford, NY 10523-1612
516707184 Obesity Treatment Centers of NJ, Attn: Sa-vit Collection Agency, 46 W Ferris St, East Brunswick, NJ 08816-2159
516707185 Obesity Treatnebt Centers of NJ, 95 Madison Ave, Morristown, NJ 07960-6092
516707186 Orchard Bank, Attn: Portfoliol Recovery Assoc., LLC, PO Box 4115, Concord, CA 94524-4115
516707187 Pediatric Affiliates PA, Attn: IC System Inc., PO Box 64378, Saint Paul, MN 55164-0378
516707188 Saint Barnabas, Attn: Apex Asset Management, 2501 Oregon Pike, Lancaster, PA 17601-4890
516707189 Specialized Loan Servicing, LLC, PO Box 630147, Littleton, CO 80163-0147
516707191 Superior Court of New Jersey, 118 Washington St, Toms River, NJ 08753-7626
516707190 Superior Court of New Jersey, Ocean County, 118 Washington St, Toms River, NJ 08753-7626
516707192 Total Visa, PO Box 5220, Sioux Falls, SD 57117-5220
516707193 US Bank Cust BvTrust 2015-1, c/o Beachwood Borough Tax Collector, 1600 Pinewald Rd, Beachwood, NJ 08722-3007
516707195 Willis & Greser, 247 Main St, Toms River, NJ 08753-7468

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: kerrein66@comcast.net Jul 19 2018 23:07:23 Kurt E. Reinheimer,
Reinheimer & Reinheimer, 2494 Moore Road, Suite 4, Toms River, NJ 08753
tr +EDI: BJMMCDONNELLI.COM Jul 20 2018 02:38:00 John Michael McDonnell,
McDonnell Crowley, LLC, 115 Maple Ave, Suite 201, Red Bank, NJ 07701-1753
smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 19 2018 23:08:24 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 19 2018 23:08:21 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516771894 EDI: RESURGENT.COM Jul 20 2018 02:38:00 CACH, LLC, PO BOX 10587,
Greenville, SC 29603-0587
516810811 EDI: CAPITALONE.COM Jul 20 2018 02:38:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
516875384 +EDI: CRFRSTNA.COM Jul 20 2018 02:38:00 Credit First NA, Bk13 Credit Operations,
PO Box 818011, Cleveland, OH 44181-8011
516707171 EDI: CAPIO.COM Jul 20 2018 02:38:00 Jersey Shore University Medical Center,
Attn: Capio Partners, 2222 Texoma Pkwy, Sherman, TX 75090-2470
516825154 EDI: RESURGENT.COM Jul 20 2018 02:38:00 LVNV Funding LLC, C/O Resurgent Capital Services,
P.O. Box 10675, Greenville, SC 29603-0675
516825813 EDI: RESURGENT.COM Jul 20 2018 02:38:00 LVNV Funding, LLC, c/o Resurgent Capital Services,
PO BOX 10675, Greenville, SC 29603-0675

District/off: 0312-3

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 59

Date Rcvd: Jul 19, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

516954237 EDI: RESURGENT.COM Jul 20 2018 02:38:00 L VNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516833235 EDI: MERRICKBANK.COM Jul 20 2018 02:38:00 MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516849747 +EDI: MID8.COM Jul 20 2018 02:38:00 MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516707174 EDI: MERRICKBANK.COM Jul 20 2018 02:38:00 Merrick Bank Co., Attn: Carson Smithfield, LLC, PO Box 9216, Old Bethpage, NY 11804-9016
516707179 EDI: PHINGENESIS Jul 20 2018 02:38:00 Milestone, PO Box 4477, Beaverton, OR 97076-4401
516961741 EDI: PRA.COM Jul 20 2018 02:38:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516961706 EDI: PRA.COM Jul 20 2018 02:38:00 Portfolio Recovery Associates, LLC, c/o Rcs Direct Marketing/Household Bank, POB 41067, Norfolk VA 23541
516950392 +EDI: JEFFERSONCAP.COM Jul 20 2018 02:38:00 Premier Bankcard, Llc, c/o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516747852 EDI: Q3G.COM Jul 20 2018 02:38:00 Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
516708877 +EDI: RMSC.COM Jul 20 2018 02:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516866027 +EDI: AIS.COM Jul 20 2018 02:38:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516903301* +MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011

516715163 ##ACB Receivables Management, Inc., PO Box 350, Asbury Park, NJ 07712-0350

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 21, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for Home Equity Mortgage Loan Asset-Backed Trust, Series INABS 2005-C, Home Equity Mortgage Loan Asset-Backed Certificates, Series INABS 2005-C by its dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com; NJ95@ecfcbis.com

Kurt E. Reinheimer on behalf of Debtor John McLaughlin kerrein66@comcast.net, G1659@notify.cincompass.com

Kurt E. Reinheimer on behalf of Joint Debtor Donna J. McLaughlin kerrein66@comcast.net, G1659@notify.cincompass.com

Robert P. Saltzman on behalf of Creditor Special Loan Servicing, LLC dnj@pbslaw.org U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8